UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

Kenneth Sturchio,

dcarlon@kmllawgroup.com

Attorneys for Secured Creditor

Cascade Funding Mortgage trust 2017-1

In Re:

Case No.: 19-28160 JKS

Adv. No.:

Hearing Date: 11/14/19 @ 8:30 a.m.

Order Filed on December 2, 2019

by Clerk U.S. Bankruptcy Court District of New Jersey

Debtor.

Judge: John K. Sherwood

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: December 2, 2019

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Kenneth Sturchio Case No.: 19-28160 JKS

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Cascade Funding Mortgage trust 2017-1, holder of a mortgage on real property located at 84 Yellow Frame Road, Fredon Township, NJ 07860, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Camille J. Kassar, Esquire, attorney for Debtor, Kenneth Sturchio, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification by March 1, 2020, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Case 19-28160-JKS Doc 38 Filed 12/04/19 Entered 12/05/19 00:38:26 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Kenneth Sturchio Debtor Case No. 19-28160-JKS Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Dec 02, 2019

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db +Kenneth Sturchio, 84 Yellow Frame Rd, Newton, NJ 07860-5400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. $ext{TOTAL: 0}$

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

Camille J Kassar on behalf of Debtor Kenneth Sturchio ckassar@locklawyers.com, kassarcr75337@notify.bestcase.com

Denise E. Carlon on behalf of Creditor Cascade Funding Mortgage Trust 2017-1

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor Cascade Funding Mortgage Trust 2017-1 rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5